

## WHEN CAN I CONTINUE MY HEALTH INSURANCE?

Employees, should call the Eligibility Unit at 404-656-6322 or 800-610-1863, if you have additional questions

Leave your job with:	You can continue coverage:
<b>Less than 8 Years of Service</b>	<ul style="list-style-type: none"> <li>• For up to 18 months under COBRA provisions</li> <li>• By completing COBRA enrollment form and making payment within 60 days of coverage termination</li> <li>• May add dependents within 31 days of a qualifying event</li> </ul>
<b>8 + but less than 10 Years of Service</b>	<ul style="list-style-type: none"> <li>• Submitting the completed Direct Pay Enrollment Form within 60 days of when your coverage would end</li> <li>• Paying the full cost of coverage, except subscribers under the Legislative Retirement System</li> <li>• Providing a statement from your employer verifying your service</li> </ul>
<b>10 + years of service but before minimum age to qualify for an immediate retirement annuity AND you leave your money in the retirement system</b>	<ul style="list-style-type: none"> <li>• Submitting the completed Direct Pay Enrollment Form within 60 days of when your coverage would end</li> <li>• Paying the full cost of coverage until your annuity begins</li> <li>• Paying a lower health premium once your annuity begins</li> <li>• Providing a statement from your employer verifying your service</li> </ul>
<b>You retire and will <i>immediately</i> begin receiving a monthly benefit from a Georgia-sponsored retirement system and</b>	<ul style="list-style-type: none"> <li>• Are enrolled in the SHBP at time of retirement</li> <li>• (Your insurance will automatically rollover into retirement if enrolled in ERS, TRS or PSERS)</li> <li>• If the annuity will not be sufficient to deduct the premium, coverage may be continued by paying a monthly premium directly to the SHBP</li> </ul> <p><b>NOTE: You cannot continue your health insurance if you take a lump sum distribution from a Georgia-sponsored retirement and you do not receive a monthly retirement benefit</b></p>

SHBP HEALTH OPTIONS	
• Health Reimbursement Arrangement (HRA)	• Health Maintenance Organization (HMO)
• High Deductible Health Plan (HDHP)	• Medicare Advantage PPO (retirees and/or their spouses age 65 or older that are enrolled in Medicare Part B)